



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [EASTERN BANKSHARES INC](#)

City/State [BOSTON, MA](#)

Bank Holding Company Information

Federal Reserve District: [1](#)

Consolidated Assets (\$000): [22,045,362](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

EASTERN BANKSHARES INC
265 FRANKLIN STREET
BOSTON, MA 02110

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Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	23,274,368	16,841,273	17,857,689	13,803,123	11,387,779
Net income (\$000)	157,465	119,578	154,665	22,738	135,098
Number of BHCs in peer group	132	132	130	128	125

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.45	2.79	21	2.47	2.65	33	2.45	2.60	32	2.97	2.77	61	3.69	3.01	81
+ Non-interest income	0.73	0.94	44	1.14	1.09	58	1.09	1.04	58	1.30	1.21	59	1.58	1.32	70
- Overhead expense	1.89	2.18	28	2.40	2.21	65	2.51	2.17	78	3.69	2.57	84	3.65	2.69	85
- Provision for credit losses	0.04	0.10	30	-0.04	-0.12	63	-0.05	-0.09	55	0.28	0.51	24	0.06	0.15	26
+ Securities gains (losses)	-0.01	0	9	0.01	0.01	76	0.01	0.01	73	0	0.02	41	0.02	0.01	80
+ Other tax equivalent adjustments	0	0	48	0	0	49	-0.19	0	1	0	0	86	0	0	42
= Pretax net operating income (tax equivalent)	1.23	1.46	25	1.27	1.76	12	0.90	1.66	6	0.30	1.04	11	1.58	1.56	49
Net operating income	0.90	1.10	23	0.95	1.34	13	0.87	1.26	12	0.16	0.81	10	1.19	1.19	44
Net income	0.90	1.10	23	0.95	1.34	13	0.87	1.26	12	0.16	0.82	10	1.19	1.19	43
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.72	3.36	10	2.67	3.12	19	2.66	3.06	21	3.30	3.55	29	4.31	4.41	44
Interest expense	0.07	0.35	3	0.02	0.26	1	0.03	0.25	2	0.09	0.52	0	0.32	1.08	4
Net interest income (tax equivalent)	2.64	3.01	24	2.65	2.85	32	2.62	2.80	34	3.21	3.01	58	3.99	3.33	76
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.09	23	0.06	0.12	37	0.06	0.11	41	0.08	0.27	28	0.05	0.21	25
Earnings coverage of net loan and lease losses (X)	831.48	36.38	94	35.45	26.30	67	32.21	39.72	62	9.26	22.91	40	38.83	24.40	78
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.02	1.17	36	1.09	1.32	31	0.80	1.23	17	1.16	1.58	28	0.92	0.83	59
Allowance for loan and lease losses / Total loans and leases	1.02	1.15	36	1.09	1.30	32	0.80	1.20	20	1.16	1.55	29	0.92	0.81	61
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.26	0.39	36	0.43	0.58	40	0.27	0.49	23	0.42	0.71	26	0.47	0.57	42
30–89 days past due loans and leases / Total loans and leases	0.21	0.33	44	0.22	0.29	48	0.49	0.32	77	0.24	0.39	35	0.33	0.43	45
Liquidity and Funding															
Net noncore funding dependence	2.14	5.89	37	-7.46	-3.31	36	-3.64	-2.33	45	-15.04	3.20	5	0.67	14.45	15
Net short-term noncore funding dependence	2.02	0.87	56	-7.59	-9.17	46	-3.83	-7.71	59	-15.19	-4.76	17	0.49	3.38	33
Net loans and leases / Total assets	57.85	63.09	32	53.71	58.81	34	51.71	58.67	29	60.10	61.58	38	76.52	63.77	82
Capitalization															
Tier 1 leverage ratio	12.18	9.22	94	18.18	9.07	99	13.96	8.98	97	19.53	9.13	99	11.47	9.76	85
Holding company equity capital / Total assets	10.96	9.68	70	19.64	10.79	99	14.49	10.71	93	21.47	11.16	99	13.76	12.43	66
Total equity capital (including minority interest) / Total assets	10.96	9.81	69	19.64	10.91	99	14.49	10.82	93	21.47	11.29	99	13.76	12.57	66
Common equity tier 1 capital / Total risk-weighted assets	17.56	11.79	95	27.33	12.64	99	19.04	12.42	95	28.46	12.38	99	12.66	12.17	68
Net loans and leases / Equity capital (X)	5.28	6.64	24	2.74	5.47	3	3.57	5.53	10	2.80	5.58	6	5.56	5.21	62
Cash dividends / Net income	31.92	31.93	50	31.68	27.22	59	33.37	28.27	61	0	42.30	4	0	33.12	3
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	26.23	6.04	89	12.93	9.51	66	47.28	10.50	96	37.27	16.68	91	2.18	9.26	21
Equity capital	-29.54	-3.83	6	100.15	7.52	98	-0.63	7.46	12	114.23	6.99	99	11.65	10.49	69
Net loans and leases	35.97	14.48	90	-4.29	-0.66	40	26.72	3.36	92	7.82	9.07	54	1.42	9.10	19
Noncore funding	742.42	36.20	99	-22.53	-21.64	50	426.15	-14.79	99	-75.71	-12.18	1	-40.47	6.59	2
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	0	11.91	13	0	10.65	11	0	10.95	12	0	13.56	10	0	13.04	13
Equity investment in subsidiaries / Equity capital	93.92	104.01	9	77.16	103.15	0	95.44	103.22	10	78.03	102.81	1	99.66	103.22	30
Cash from ops + noncash items + op expense / Op expense + dividends	33.23	118.32	22	21.32	155.61	6	22.32	154.48	6	201.99	147.24	76	-40.86	190.27	3

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	334,492	267,421	369,221	374,840	405,390	25.08	48.31
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	305,219	258,338	353,600	362,943	395,222	18.15	39.67
Tax-exempt income on loans and leases.....	29,273	9,083	15,621	11,897	10,168	222.28	318.25
Estimated tax benefit on income on loans and leases.....	7,520	2,416	4,152	3,341	2,892	211.28	95.23
Income on loans and leases (tax equivalent).....	342,012	269,837	373,373	378,181	408,282	26.75	49.10
Investment interest income (tax equivalent).....	95,292	44,017	67,628	41,544	42,068	116.49	198.48
Interest on balances due from depository institutions.....	2,726	1,433	1,885	1,756	2,975	90.23	57.94
Interest income on other earning assets.....	5	0	2	7	245		-99.11
Total interest income (tax equivalent).....	440,035	315,287	442,888	421,488	453,570	39.57	66.93
Interest on time deposits of \$250K or more	484	81	253	687	2,443	497.53	317.24
Interest on time deposits < \$250K.....	190	236	345	861	1,551	-19.49	-66.61
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	10,492	2,454	4,570	9,769	23,311	327.55	362.20
Interest on other borrowings and trading liabilities.....	966	125	169	761	6,449	672.80	-24.47
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	12,132	2,896	5,337	12,078	33,754	318.92	186.54
Net interest income (tax equivalent).....	427,903	312,391	437,551	409,410	419,816	36.98	64.98
Non-interest income.....	127,038	144,362	194,536	179,344	180,273	-12.00	-11.69
Adjusted operating income (tax equivalent)	554,941	456,753	632,087	588,754	600,089	21.50	37.63
Overhead expense.....	330,314	302,834	448,134	508,869	415,973	9.07	14.64
Provision for credit losses.....	7,383	-5,368	-9,686	38,800	6,300		75.79
Securities gains (losses)	-2,474	1,166	1,166	288	2,017		
Other tax equivalent adjustments	0	0	-34,352	1	0		
Pretax net operating income (tax equivalent).....	214,770	160,453	160,453	41,374	179,833	33.85	75.71
Applicable income taxes	48,350	36,980	34,047	13,163	39,481	30.75	29.53
Tax equivalent adjustments	8,955	3,895	-28,259	5,473	5,254	129.91	13.15
Applicable income taxes (tax equivalent).....	57,305	40,875	5,788	18,636	44,735	40.20	26.66
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	157,465	119,578	154,665	22,738	135,098	31.68	104.54
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	157,465	119,578	154,665	22,738	135,098	31.68	104.54
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	157,465	119,578	154,665	22,738	135,098	31.68	104.54
Investment securities income (tax equivalent).....	95,292	44,017	67,628	41,544	42,068	116.49	198.48
US Treasury and agency securities (excluding mortgage-backed securities)	7,573	4,825	7,135	1,971	669	56.95	
Mortgage-backed securities	80,679	32,152	51,248	29,749	30,623	150.93	320.97
All other securities	7,040	7,040	9,245	9,824	10,776	0.00	-44.83
Cash dividends declared.....	50,263	37,885	51,619	0	0	32.67	
Common	50,263	37,885	51,619	0	0	32.67	
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.52	3.12	12	2.50	2.90	21	2.48	2.85	21	3.05	3.27	29	3.98	4	52
Less: Interest expense	0.07	0.33	3	0.02	0.24	1	0.03	0.23	2	0.09	0.48	0	0.30	0.98	5
Equals: Net interest income (tax equivalent)	2.45	2.79	21	2.47	2.65	33	2.45	2.60	32	2.97	2.77	61	3.69	3.01	81
Plus: Non-interest income	0.73	0.94	44	1.14	1.09	58	1.09	1.04	58	1.30	1.21	59	1.58	1.32	70
Equals: adjusted operating income (tax equivalent)	3.18	3.77	18	3.62	3.80	44	3.54	3.70	42	4.27	4.04	66	5.27	4.41	83
Less: Overhead expense	1.89	2.18	28	2.40	2.21	65	2.51	2.17	78	3.69	2.57	84	3.65	2.69	85
Less: Provision for credit losses	0.04	0.10	30	-0.04	-0.12	63	-0.05	-0.09	55	0.28	0.51	24	0.06	0.15	26
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	-0.01	0	9	0.01	0.01	76	0.01	0.01	73	0	0.02	41	0.02	0.01	80
Plus: other tax equivalent adjustments	0	0	48	0	0	49	-0.19	0	1	0	0	86	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.23	1.46	25	1.27	1.76	12	0.90	1.66	6	0.30	1.04	11	1.58	1.56	49
Less: Applicable income taxes (tax equivalent)	0.33	0.34	51	0.32	0.41	24	0.03	0.38	1	0.14	0.23	21	0.39	0.36	58
Less: Minority interest	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.90	1.10	23	0.95	1.34	13	0.87	1.26	12	0.16	0.81	10	1.19	1.19	44
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.90	1.10	23	0.95	1.34	13	0.87	1.26	12	0.16	0.82	10	1.19	1.19	43
Memo: Net income (last four quarters)	0.85	1.10	15	0.46	1.30	3	0.87	1.26	12	0.16	0.82	10	1.19	1.19	43
Net income-BHC and noncontrolling (minority) interest	0.90	1.11	21	0.95	1.35	12	0.87	1.27	11	0.16	0.83	10	1.19	1.20	43
Margin Analysis															
Average earning assets / Average assets	92.83	92.93	52	93.48	93.09	55	93.40	93.08	54	92.45	92.32	53	92.46	91.05	65
Average interest-bearing funds / Average assets	80.53	60.58	92	74.56	61.98	87	77.49	61.99	89	78.11	64.06	90	82.20	65.57	93
Interest income (tax equivalent) / Average earning assets	2.72	3.36	10	2.67	3.12	19	2.66	3.06	21	3.30	3.55	29	4.31	4.41	44
Interest expense / Average earning assets	0.07	0.35	3	0.02	0.26	1	0.03	0.25	2	0.09	0.52	0	0.32	1.08	4
Net interest income (tax equivalent) / Average earning assets	2.64	3.01	24	2.65	2.85	32	2.62	2.80	34	3.21	3.01	58	3.99	3.33	76
Yield or Cost															
Total loans and leases (tax equivalent)	3.70	4.24	15	3.70	4.07	32	3.73	4.01	35	3.92	4.27	31	4.56	5.09	16
Interest-bearing bank balances	0.68	0.79	33	0.12	0.13	31	0.13	0.14	24	0.14	0.27	11	1.67	2.04	29
Federal funds sold and reverse repos		1.05		0	0.25	21	0	0.25	19	1.63	0.68	88	3.32	2.44	80
Trading assets		0.57			0.45			0.45		1.86	0.60	80	1.62	0.99	64
Total earning assets	2.66	3.33	11	2.64	3.09	20	2.62	3.04	20	3.26	3.51	30	4.26	4.36	45
Investment securities (tax equivalent)	1.45	1.96	9	1.33	1.77	18	1.32	1.77	15	2.28	2.25	51	2.95	2.76	70
US Treasury and agency securities (excluding mortgage-backed securities)	0.85	1.38	12	0.69	1.23	20	0.69	1.14	22	0.64	1.75	7	1.96	2.32	30
Mortgage-backed securities	1.47	1.87	12	1.17	1.55	15	1.14	1.57	12	1.98	2.05	40	2.82	2.61	78
All other securities	3.58	2.89	80	3.62	2.85	76	3.54	2.81	77	3.66	3.24	70	3.73	4.06	48
Interest-bearing deposits	0.08	0.35	4	0.03	0.22	3	0.04	0.21	4	0.10	0.53	3	0.30	1.10	3
Time deposits of \$250K or more	0.41	0.61	26	0.20	0.70	6	0.29	0.66	10	0.96	1.42	17	1.81	1.96	35
Time deposits < \$250K	0.09	0.58	4	0.17	0.67	3	0.16	0.62	3	0.38	1.36	2	0.59	1.82	4
Other domestic deposits	0.08	0.31	5	0.03	0.16	4	0.03	0.15	5	0.09	0.36	3	0.27	0.93	4
Foreign deposits		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	2.52	0.88	89	0	0.18	7	0	0.17	9	1.25	0.62	85	2.18	1.86	63
Other borrowed funds and trading liabilities	2.17	1.55	79	1.12	1.29	45	1.14	1.27	44	1.22	1.50	35	2.53	2.38	62
All interest-bearing funds	0.09	0.54	0	0.03	0.38	1	0.04	0.37	2	0.11	0.74	0	0.36	1.49	1

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		127,038		144,362		194,536		179,344		180,273		
Fiduciary activities income		17,967		18,255		24,797		21,473		20,029		
Service charges on deposit accounts - domestic		23,558		17,010		24,272		21,560		27,043		
Trading revenue.....		0		0		0		-4		1,297		
Investment banking fees and commissions.....		1		24		26		4		3		
Insurance activities revenue.....		77,183		73,535		94,471		94,121		90,209		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		-240		20		-28		27		31		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		1,718		3,668		4,263		7,652		780		
Other non-interest income.....		6,851		31,850		46,735		34,511		40,881		
Total overhead expenses		330,314		302,834		448,134		508,869		415,973		
Personnel expense.....		220,582		199,553		295,916		261,470		244,967		
Net occupancy expense.....		34,706		27,235		44,514		38,339		40,994		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		2,767		1,786		2,512		2,857		3,541		
Other operating expenses.....		72,259		74,260		105,192		206,203		126,471		
Fee income on mutual funds and annuities.....		1		24		26		4		3		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0		
Number of equivalent employees		2,052		1,761		1,994		1,832		1,805		
Average personnel expense per employee.....		107.50		113.32		148.40		142.72		135.72		
Average assets per employee.....		11,342.28		9,563.47		8,955.71		7,534.46		6,309.02		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income		0	2.43	22	0.02	2.14	23	0.01	2.17	24	0	2.02
Overhead expenses / Net Interest Income + non-interest income		60.50	58.02	60	66.87	58.85	81	71.59	59.28	91	87.24	62.28
Percent of Average Assets												
Total overhead expense		1.89	2.18	28	2.40	2.21	65	2.51	2.17	78	3.69	
Personnel expense.....		1.26	1.20	61	1.58	1.23	84	1.66	1.21	89	1.89	
Net occupancy expense.....		0.20	0.22	33	0.22	0.24	37	0.25	0.23	61	0.28	
Other operating expenses.....		0.43	0.73	9	0.60	0.72	41	0.60	0.72	41	1.51	
Overhead less non-interest income		1.16	1.22	41	1.25	1.08	59	1.42	1.10	77	2.39	
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense		59.52	57.55	59	66.30	58.34	81	70.90	58.83	91	86.43	
Personnel expense.....		39.75	31.86	89	43.69	32.89	96	46.82	32.93	96	44.41	
Net occupancy expense.....		6.25	5.98	54	5.96	6.26	43	7.04	6.23	63	6.51	
Other operating expenses.....		13.52	19.14	9	16.65	18.68	40	17.04	19.18	37	35.51	
Total non-interest income		22.89	24.10	53	31.61	28.20	62	30.78	27.67	61	30.46	
Fiduciary activities income		3.24	2.13	72	4	2.27	75	3.92	2.20	75	3.65	
Service charges on domestic deposit accounts		4.25	3.30	63	3.72	3.25	55	3.84	3.27	56	3.66	
Trading revenue.....		0	0.57	34	0	0.68	25	0	0.62	27	0	
Investment banking fees and commissions.....		0	2.15	15	0.01	2.46	14	0	2.58	15	0	
Insurance activities revenue.....		13.91	0.36	99	16.10	0.38	99	14.95	0.36	99	15.99	
Venture capital revenue.....		0	0.01	44	0	0.03	45	0	0.04	44	0	
Net servicing fees		-0.04	1.23	3	0	0.56	25	0	0.60	6	0	
Net securitization income		0	0	46	0	0.01	43	0	0.01	44	0	
Net gain (loss) - sales of loans, OREO, and other assets		0.31	1.19	33	0.80	3.64	28	0.67	3.30	27	1.30	
Other non-interest income.....		1.23	8.80	4	6.97	9.39	39	7.39	9.27	42	5.86	
Overhead less non-interest income		36.63	32.79	56	34.70	29.67	60	40.12	30.52	77	55.97	
Applicable income taxes / Pretax net operating income (tax equivalent).....		22.51	21.50	63	23.05	21.49	66	21.22	21.18	48	31.81	
Applicable income tax + TE / Pretax net operating income + TE		26.68	23.57	81	25.47	23.11	81	3.61	22.67	2	45.04	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans		8,815,702	6,820,678	7,980,464	6,475,668	6,406,962	29.25	56.01
Commercial and industrial loans		2,005,124	1,979,103	2,184,384	2,522,521	1,721,704	1.31	35.59
Loans to individuals		176,966	200,675	197,102	258,931	377,760	-11.81	-69.64
Loans to depository institutions and acceptances of other banks		0	0	0	0	0		
Agricultural loans		0	0	0	0	0		
Other loans and leases		1,887,789	499,882	1,900,641	468,948	476,391	277.65	322.13
Less: Unearned income		0	17,097	6,286	17,914	1,296	-100.00	-100.00
Loans and leases, net of unearned income		12,885,581	9,483,241	12,256,305	9,708,154	8,981,521	35.88	57.99
Less: Allowance for loan and lease losses		131,663	103,398	97,787	113,031	82,297	27.34	76.62
Net loans and leases		12,753,918	9,379,843	12,158,518	9,595,123	8,899,224	35.97	57.82
Debt securities that reprice or mature in over 1 year		7,307,854	5,678,783	8,458,726	3,133,202	1,501,506	28.69	455.93
Mutual funds and equity securities		0	0	0	0	0		
Subtotal		20,061,772	15,058,626	20,617,244	12,728,325	10,400,730	33.22	113.51
Interest-bearing bank balances		55,661	1,172,956	1,087,158	1,937,479	227,099	-95.25	-85.50
Federal funds sold and reverse repos		0	0	0	0	0		
Debt securities that reprice or mature within 1 year		18,724	10,529	52,498	50,658	6,730	77.83	392.09
Trading assets		0	0	0	0	961		-100.00
Total earning assets		20,136,157	16,242,111	21,756,900	14,716,462	10,635,520	23.97	104.26
Non-interest-bearing cash and due from depository institutions		102,895	78,805	144,635	116,596	135,503	30.57	27.87
Premises, fixed assets, and leases		122,447	116,858	163,244	125,317	47,493	4.78	111.73
Other real estate owned		0	0	0	0	0		-100.00
Investment in unconsolidated subsidiaries		0	0	0	0	0		
Intangible and other assets		1,683,863	1,026,159	1,448,444	1,006,460	811,663	64.09	128.64
Total assets		22,045,362	17,463,933	23,513,223	15,964,835	11,630,179	26.23	105.40
Quarterly average assets		23,218,917	17,411,219	20,906,937	15,786,970	11,476,788	33.36	119.69
Average loans and leases (YTD)		12,313,794	9,714,004	10,022,027	9,650,724	8,948,544	26.76	55.92
Memoranda								
Loans held-for-sale		951	1,757	1,206	1,140	26	-45.87	-29.61
Loans not held-for-sale		12,884,630	9,481,484	12,255,099	9,707,014	8,981,495	35.89	58.00
Real estate loans secured by 1–4 family		3,466,044	2,488,490	3,217,007	2,369,254	2,497,285	39.28	53.02
Commercial real estate loans		5,349,562	4,332,188	4,763,361	4,106,414	3,909,677	23.48	58.01
Construction and land development		259,179	218,093	167,036	252,503	240,274	18.84	-4.20
Multifamily		1,416,737	1,018,142	1,130,698	869,246	730,496	39.15	140.24
Nonfarm nonresidential		3,673,646	3,095,953	3,465,627	2,984,665	2,938,907	18.66	45.47
Real estate loans secured by farmland		96	0	96	0	0		
Total investment securities		7,326,578	5,689,312	8,511,224	3,183,860	1,508,236	28.78	455.74
U.S. Treasury securities		92,459	69,182	88,604	70,369	50,421	33.65	
US agency securities (excluding mortgage-backed securities)		941,597	841,283	1,207,117	666,709	0	11.92	
Municipal securities		202,664	274,470	280,329	280,901	283,537	-26.16	-32.59
Mortgage-backed securities		6,072,070	4,504,377	6,933,576	2,165,881	1,167,969	34.80	500.17
Asset-backed securities		16,210	0	0	0	0		
Other debt securities		1,578	0	1,598	0	6,309		-73.52
Mutual funds and equity securities		0	0	0	0	0		
Available-for-sale securities		6,844,615	5,689,312	8,511,224	3,183,860	1,508,236	20.31	419.19
U.S. Treasury securities		92,459	69,182	88,604	70,369	50,421	33.65	
US agency securities (excluding mortgage-backed securities)		941,597	841,283	1,207,117	666,709	0	11.92	
Municipal securities		202,664	274,470	280,329	280,901	283,537	-26.16	-32.59
Mortgage-backed securities		5,590,107	4,504,377	6,933,576	2,165,881	1,167,969	24.10	452.53
Asset-backed securities		16,210	0	0	0	0		
Other debt securities		1,578	0	1,598	0	6,309		-73.52
Mutual funds and equity securities		0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)		-50,486						
Available-for-sale securities appreciation (depreciation)		-1,184,670	-32,577	-75,956	58,676	28,039		
Structured notes, fair value		0	0	0	0	0		
Pledged securities		522,411	82,867	184,793	91,647	933,432	530.42	-36.11

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	549,027	451,863	705,001	513,359	387,132	21.50	74.24
NOW, ATS and transaction accounts	752,995	190,863	248,743	199,715	214,462	294.52	246.67
Time deposits less brokered deposits < \$250K	254,509	180,631	152,867	200,032	245,191	40.90	-15.83
MMDA and other savings accounts	17,098,495	12,800,387	18,169,449	11,197,836	8,636,993	33.58	115.87
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	18,655,026	13,623,744	19,276,060	12,110,942	9,483,778	36.93	113.07
Time deposits of \$250K or more	102,067	44,683	223,789	58,827	83,948	128.42	29.98
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	0	0	0	0	201,082		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	386,724	39	17	0	4,946	991500.00	141.05
Other borrowings w/remaining maturity over 1 year	15,088	15,091	15,027	15,022	14,018	-0.02	76.72
Brokered deposits < \$250K	0	0	149,725	0	0		-100.00
Noncore funding	503,879	59,813	388,558	73,849	303,994	742.42	30.37
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	470,294	351,084	442,252	351,992	242,255	33.95	84.95
Total liabilities	19,629,199	14,034,641	20,106,870	12,536,783	10,030,027	39.86	108.91
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1,778	1,868	1,863	1,868	0	-4.82	
Common surplus	1,870,292	1,857,165	1,858,454	1,854,068	0	0.71	
Retained earnings	1,855,757	1,747,300	1,768,654	1,665,607	1,643,999	6.21	35.53
Accumulated other comprehensive income	-978,818	-33,075	-56,695	54,234	-43,847		
Other equity capital components	-332,846	-143,966	-165,923	-147,725	0		
Total holding company equity capital	2,416,163	3,429,292	3,406,353	3,428,052	1,600,152	-29.54	80.75
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		-100.00
Total equity capital, including minority interest	2,416,163	3,429,292	3,406,353	3,428,052	1,600,152	-29.54	80.75
Total liabilities and capital	22,045,362	17,463,933	23,513,223	15,964,835	11,630,179	26.23	105.40
Memoranda							
Non-interest-bearing deposits	549,027	451,863	705,001	513,359	387,132	21.50	74.24
Interest-bearing deposits	18,208,066	13,216,564	18,944,573	11,656,410	9,180,594	37.77	113.74
Total deposits	18,757,093	13,668,427	19,649,574	12,169,769	9,567,726	37.23	112.33
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	3,406,353	3,428,052	3,428,052	1,600,152	1,433,141		
Accounting restatements	-20,098	0	0	-1,131	0		
Net income	157,465	119,578	154,665	22,738	135,098		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	11,839	0	-13,750	1,792,878	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	170,770	0	23,211	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	50,263	37,885	51,619	0	0		
Change in other comprehensive income	-922,123	-87,310	-110,929	98,081	31,913		
Changes in debit to ESOP liability	3,760	3,760	5,014	-147,725	0		
Other adjustments to equity capital	0	3,097	18,131	63,059	0		
Holding company equity capital, ending balance	2,416,163	3,429,292	3,406,353	3,428,052	1,600,152		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	39.99	39.88	45	39.06	36.06	53	33.94	36.25	38	40.56	36.22	55	55.09	37.78	80
Commercial and industrial loans	9.10	11.23	43	11.33	11.11	58	9.29	10.76	48	15.80	13.52	63	14.80	12.02	65
Loans to individuals	0.80	3.58	38	1.15	3.60	47	0.84	3.36	40	1.62	3.40	51	3.25	4.20	57
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0	0.19	12	0	0.21	11	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases.....	8.56	4.52	79	2.86	4.26	48	8.08	4.47	75	2.94	4.63	45	4.10	5.01	51
Net loans and leases.....	57.85	63.09	32	53.71	58.81	34	51.71	58.67	29	60.10	61.58	38	76.52	63.77	82
Debt securities over 1 year.....	33.15	18.76	90	32.52	18.32	91	35.97	19.46	93	19.63	15.55	69	12.91	14.60	42
Mutual funds and equity securities	0	0.05	12	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	91	83.05	90	86.23	78.17	79	87.68	79.22	84	79.73	78.16	43	89.43	79.65	92
Interest-bearing bank balances	0.25	3.61	3	6.72	9.37	34	4.62	8.50	33	12.14	7.51	80	1.95	3.06	48
Federal funds sold and reverse repos	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.08	1.71	8	0.06	1.51	6	0.22	1.56	16	0.32	1.68	19	0.06	1.91	5
Trading assets	0	0.59	20	0	0.58	19	0	0.49	19	0	1.01	17	0.01	1.19	33
Total earning assets.....	91.34	90.76	61	93	91.57	66	92.53	91.77	60	92.18	91.05	60	91.45	89.53	70
Non-interest cash and due from depository institutions.....	0.47	0.98	13	0.45	0.99	11	0.62	0.82	29	0.73	1.07	25	1.17	1.14	50
Other real estate owned.....	0	0.01	12	0	0.01	6	0	0.01	9	0	0.02	4	0	0.03	4
All other assets.....	8.19	8.19	47	6.55	7.39	40	6.85	7.35	44	7.09	7.82	39	7.39	9.27	30
Memoranda															
Short-term investments	0.34	6.75	0	6.78	12.31	25	4.85	11.47	22	12.45	11.17	68	2.01	7.63	26
U.S. Treasury securities.....	0.42	1.98	36	0.40	1.18	57	0.38	1.47	46	0.44	0.84	66	0.43	1.03	60
US agency securities (excluding mortgage-backed securities)	4.27	0.81	92	4.82	0.75	93	5.13	0.82	93	4.18	0.63	95	0	0.54	13
Municipal securities	0.92	1.69	51	1.57	1.70	58	1.19	1.73	54	1.76	1.69	60	2.44	1.34	74
Mortgage-backed securities	27.54	12.93	94	25.79	13.46	88	29.49	14.14	94	13.57	11.75	60	10.04	11.44	42
Asset-backed securities	0.07	0.85	45	0	0.47	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.01	0.51	26	0	0.51	8	0.01	0.53	27	0	0.42	10	0.05	0.39	46
Loans held-for-sale.....	0	0.30	21	0.01	0.50	21	0.01	0.55	19	0.01	0.52	19	0	0.39	15
Loans held for investment	58.45	63.03	34	54.29	58.34	36	52.12	58.06	31	60.80	61.72	40	77.23	63.50	86
Real estate loans secured by 1–4 family	15.72	12.79	67	14.25	11.57	63	13.68	11.46	64	14.84	11.91	63	21.47	13.29	81
Revolving	4.48	1.52	94	4.07	1.44	94	4.08	1.42	95	4.35	1.66	93	5.90	2.07	94
Closed-end, secured by first liens	10.53	10.86	52	9.45	9.73	50	9.05	9.67	49	9.47	9.81	51	13.35	10.69	68
Closed-end, secured by junior liens	0.71	0.19	90	0.73	0.19	91	0.55	0.17	90	1.03	0.22	92	2.22	0.28	96
Commercial real estate loans	24.27	24.89	46	24.81	22.35	54	20.26	22.69	43	25.72	22.22	57	33.62	22.23	74
Construction and land development	1.18	3.92	25	1.25	3.40	24	0.71	3.34	19	1.58	3.40	29	2.07	3.44	42
Multifamily.....	6.43	3.87	79	5.83	3.32	83	4.81	3.57	77	5.44	3.12	80	6.28	3.01	86
Nonfarm nonresidential	16.66	15.73	54	17.73	14.65	61	14.74	14.57	51	18.70	14.72	62	25.27	14.69	80
Real estate loans secured by farmland.....	0	0.34	19	0	0.35	8	0	0.30	17	0	0.33	8	0	0.36	9

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	68.42	62.29	52	71.92	60.51	64	65.11	61.05	48	66.70	57.15	63	71.33	57.46	66
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	68.42	62.29	52	71.92	60.51	64	65.11	61.05	48	66.70	57.15	63	71.33	57.46	66
Real estate loans secured by 1–4 family.....	26.90	20.65	72	26.24	20	67	26.25	19.86	70	24.40	19.43	65	27.80	20.75	73
Revolving	7.66	2.39	96	7.49	2.47	96	7.82	2.43	96	7.15	2.64	95	7.64	3.15	93
Closed-end.....	19.23	18.01	57	18.75	17.35	58	18.42	17.24	60	17.25	16.59	53	20.17	17.39	65
Commercial real estate loans	41.52	38.12	51	45.68	37.13	60	38.86	37.86	47	42.30	34.63	60	43.53	33.52	65
Construction and land development.....	2.01	6.10	25	2.30	5.69	26	1.36	5.65	16	2.60	5.26	29	2.68	5.09	34
1–4 family.....	0	1.40	4	0	1.19	4	0	1.18	3	0	0.93	5	0	0.94	7
Other.....	2.01	4.62	30	2.30	4.46	30	1.36	4.40	19	2.60	4.19	34	2.68	4.02	42
Multifamily.....	10.99	5.86	84	10.74	5.41	86	9.23	5.78	82	8.95	4.96	84	8.13	4.69	81
Nonfarm nonresidential	28.51	24.30	57	32.65	24.45	69	28.28	24.56	58	30.74	22.93	68	32.72	22.15	73
Owner-occupied.....	9.83	8.11	62	10.24	8.31	62	9.96	8.29	59	9.39	7.68	62	10.23	7.72	65
Other.....	18.68	15.95	60	22.40	15.83	74	18.32	15.94	58	21.35	14.95	74	22.49	14.34	78
Real estate loans secured by farmland.....	0	0.55	19	0	0.61	8	0	0.54	18	0	0.54	8	0	0.55	9
Loans to depository institutions and acceptances of other banks.....	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	15.56	18.37	43	20.87	19.45	60	17.82	18.86	53	25.98	22.17	67	19.17	19.53	55
Loans to individuals	1.37	6.24	39	2.12	6.58	46	1.61	6.24	44	2.67	6.13	49	4.21	7.13	53
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	0	0.31	12	0	0.38	11	0	0.34	12	0	0.32	11	0	0.37	11
Other loans and leases.....	14.65	8.16	77	5.27	8.42	51	15.51	8.75	76	4.83	9.09	45	5.30	9.85	43
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	305.86	411.16	31	212.90	383.43	15	272.47	391.81	28	207.15	381.27	18	472.33	391.26	60
Real estate loans secured by 1–4 family.....	120.25	133.66	45	77.67	124.74	31	109.84	126.06	42	75.79	125.03	29	184.10	138.18	68
Revolving	34.27	15.46	86	22.17	15.53	68	32.74	15.44	85	22.20	17.42	63	50.57	21.26	91
Closed-end.....	85.99	116.59	34	55.50	107.54	28	77.10	108.85	36	53.59	106.14	27	133.53	115.20	62
Commercial real estate loans	185.60	254.65	31	135.22	238.58	25	162.63	245.88	30	131.36	234.65	27	288.22	229.44	57
Construction and land development.....	8.99	39.81	20	6.81	36.07	17	5.70	35.95	16	8.08	35.62	19	17.71	34.95	36
1–4 family.....	0	9.02	4	0	7.44	3	0	7.42	3	0	6.34	5	0	6.61	6
Other.....	8.99	30.27	20	6.81	28.34	18	5.70	28.11	17	8.08	28.16	19	17.71	27.32	41
Multifamily.....	49.15	40.47	71	31.78	35.29	58	38.61	38.66	63	27.81	32.74	50	53.85	31.04	83
Nonfarm nonresidential	127.46	161.09	34	96.64	156.30	29	118.33	158.05	33	95.48	155.06	29	216.66	152.10	66
Owner-occupied.....	43.97	53.43	42	30.32	52.63	31	41.68	52.99	40	29.17	52.37	30	67.72	53.07	64
Other.....	83.49	105.96	37	66.32	100.99	30	76.64	102.54	33	66.30	100.54	32	148.94	97.41	70
Real estate loans secured by farmland.....	0	3.36	18	0	3.67	7	0	3.22	16	0	3.44	8	0	3.60	8
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	69.57	115.08	31	61.77	116.17	20	74.58	114.45	36	80.69	139.91	21	126.93	122.02	53
Loans to individuals	6.14	35.47	32	6.26	36.56	30	6.73	34.55	33	8.28	37.47	35	27.85	43.51	54
Credit card loans	0	2.79	22	0	2.58	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	0	1.73	12	0	2.03	11	0	1.86	12	0	1.88	11	0	2.18	11
Other loans and leases.....	65.50	50.11	70	15.60	47.63	28	64.89	51.06	68	15	49.54	25	35.12	52.44	43
Supplemental															
Non-owner occupied CRE loans / Gross loans	32.61	30.74	52	36.16	29.25	63	29.72	30.07	48	33.63	27.32	64	33.98	26.45	63
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	145.80	205.31	33	107.03	187.63	25	124.37	195.33	31	104.43	183.76	28	225.01	178.57	62
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	189.77	262.15	31	137.35	244.92	25	166.05	252.85	30	133.60	240.85	26	292.73	236.10	54

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	0.34	6.75	0	6.78	12.31	25	4.85	11.47	22	12.45	11.17	68	2.01	7.63	26
Liquid assets	32.95	23.63	78	38.17	29.12	76	40.24	29.03	78	31.05	26.22	67	13.60	22.44	23
Investment securities	33.23	20.98	84	32.58	20.37	85	36.20	21.63	91	19.94	17.85	61	12.97	16.99	33
Net loans and leases	57.85	63.09	32	53.71	58.81	34	51.71	58.67	29	60.10	61.58	38	76.52	63.77	82
Net loans, leases and standby letters of credit	58.15	63.92	31	54.05	59.61	31	51.99	59.49	25	60.48	62.48	37	77.04	64.84	81
Core deposits	84.62	74.28	87	78.01	75.52	47	81.98	75.71	74	75.86	70.67	52	81.54	63.09	96
Noncore funding	2.29	12.30	6	0.34	10.15	0	1.65	10.30	4	0.46	14.13	0	2.61	19.36	0
Time deposits of \$250K or more	0.46	1.67	12	0.26	1.67	6	0.95	1.58	33	0.37	2.11	10	0.72	2.94	11
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0	1.24	12	0	1.19	11	0	1.23	11	0	1.47	10	1.73	1.94	61
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.58	28	0	0.54	30	0	0.54	31	0	0.54	30	1.73	0.48	77
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	1.75	2.18	52	0	0.88	27	0	1	24	0	1.24	7	0.04	3.01	11
Earning assets that reprice within 1 year	22.42	35.71	20	30.57	38.80	28	26.90	37.37	23	38.48	39.38	44	38.83	39.29	46
Interest-bearing liabilities that reprice within 1 year	1.35	6.79	4	1.09	6.64	3	1.87	6.39	8	1.39	8.20	3	2.47	10.19	7
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	21.07	27.35	39	29.47	30.83	44	25.02	29.65	38	37.09	29.11	65	36.36	26.63	77
Other Liquidity and Funding Ratios															
Net noncore funding dependence	2.14	5.89	37	-7.46	-3.31	36	-3.64	-2.33	45	-15.04	3.20	5	0.67	14.45	15
Net short-term noncore funding dependence	2.02	0.87	56	-7.59	-9.17	46	-3.83	-7.71	59	-15.19	-4.76	17	0.49	3.38	33
Short-term investment / Short-term noncore funding	15.51	112.63	10	2,938.66	304.29	97	325.89	273.46	68	3,652.98	184.19	99	81.97	77.77	63
Liquid assets - short-term noncore funding / Nonliquid assets	45.91	24.05	80	61.37	36.72	80	64.84	36.68	83	44.54	28.18	81	12.90	16.97	49
Net loans and leases / Total deposits	68	79.04	25	68.62	73.05	40	61.88	72.79	25	78.84	79.43	47	93.01	90.31	54
Net loans and leases / Core deposits	68.37	86.19	18	68.85	78.83	34	63.08	78.25	20	79.23	88.34	33	93.84	103.93	36
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-1.84	-10.05	78		0.50			0.12			1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-43.07	-19.27	6	-1.05	1.06	7	-2.68	-0.25	10	1.95	4.31	18	2.20	1.36	76
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	6.58	26.09	27	0	13.65	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	93.42	71.92	73	100	84.59	95	100	83.77	95	100	87.23	96	100	85.40	95
U.S. Treasury securities	1.26	9.62	30	1.22	6.01	42	1.04	6.70	38	2.21	4.72	65	3.34	6.15	57
US agency securities (excluding mortgage-backed securities)	12.85	4.10	87	14.79	4.24	86	14.18	4.12	87	20.94	4.01	92	0	3.49	13
Municipal securities	2.77	8.02	45	4.82	8.38	47	3.29	8.22	45	8.82	9.83	59	18.80	7.75	81
Mortgage-backed securities	82.88	62.34	83	79.17	66.09	65	81.46	66.54	70	68.03	66.64	51	77.44	67.43	57
Asset-backed securities	0.22	4.33	42	0	2.45	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0.02	3.02	24	0	3.01	8	0.02	3.08	25	0	3.01	9	0.42	2.94	46
Mutual funds and equity securities	0	0.27	12	0	0.29	13	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	0.26	9.28	4	0.19	8.18	3	0.62	7.78	9	1.59	10.55	13	0.45	11.86	4
Debt securities 1 to 5 years	25.37	20.14	66	7.39	17.39	34	31.47	18.25	80	5.98	17.03	32	4.51	17.94	26
Debt securities over 5 years	74.38	68.28	54	92.42	72.07	87	67.91	71.11	33	92.43	69.86	86	95.05	66.02	93
Pledged securities	7.13	31.26	10	1.46	33.37	6	2.17	32.26	6	2.88	35.67	8	61.89	30.57	86
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-93.71	-40.81	1	-48.90	64.27	2	-42.68	27.98	6	750.25	183.32	93	112.56	26.69	86
Investment securities	28.78	11.76	78	157.71	32.48	96	167.32	31.36	97	111.10	23.62	95	3.59	11.75	42
Core deposits	36.93	4.57	94	2.54	16.96	6	59.16	16.94	96	27.70	26.88	62	2.82	11.23	20
Noncore funding	742.42	36.20	99	-22.53	-21.64	50	426.15	-14.79	99	-75.71	-12.18	1	-40.47	6.59	2

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			5,175,521	3,873,387	3,605,851
Commit: Secured commercial real estate loans	990,051	765,496	820,010	552,652	449,999
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting			0	0	0
Standby letters of credit	66,280	58,684	65,552	60,221	60,124
Commercial and similar letters of credit	187	50	50	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	152,187	130,913	130,513	141,511	117,057
Credit derivatives - notional amount (holding company as beneficiary)	100,366	132,934	108,259	155,456	182,519
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	252,553	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	8,139	49,105	24,440	41,160	21,357
Written options contracts (interest rate)	9,409	61,550	31,863	165,686	79,770
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	4,949,355	3,169,358	3,009,150	3,652,385	5,869,474
Futures and forward foreign exchange	24,046	16,493	18,752	15,040	37,300
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec)					22.01	22.78	54	24.26	22.01	64	31	23.52	76		
Standby letters of credit	0.30	0.66	35	0.34	0.66	38	0.28	0.65	32	0.38	0.71	38	0.52	0.84	45
Commercial and similar letters of credit	0	0.02	48	0	0.02	43	0	0.02	42	0	0.02	20	0	0.02	17
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.69	0.27	80	0.75	0.24	81	0.56	0.24	77	0.89	0.35	83	1.01	0.42	84
Credit derivatives - notional amount (holding company as beneficiary)	0.46	0.17	83	0.76	0.18	88	0.46	0.18	80	0.97	0.30	89	1.57	0.52	90
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	1.15	0.19	90	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	22.64	44.74	57	18.88	47.31	54	13.12	46.30	44	24.27	48.62	56	51.66	68.47	71
Interest rate contracts	22.53	32.78	60	18.78	35.15	57	13.04	32.46	47	24.17	34.36	59	51.34	47.31	75
Interest rate futures and forward contracts	0.04	3.53	43	0.28	4.39	52	0.10	3.25	38	0.26	6.21	36	0.18	10.67	34
Written options contracts (interest rate)	0.04	1.49	30	0.35	1.69	43	0.14	1.41	32	1.04	2.18	53	0.69	2.47	57
Purchased options contracts (interest rate)	0	1.57	23	0	1.29	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	22.45	23.04	66	18.15	20.27	62	12.80	20.49	52	22.88	20.83	65	50.47	28.86	83
Foreign exchange contracts	0.11	6.65	64	0.09	6.12	64	0.08	6.30	64	0.09	6.01	58	0.32	10.12	61
Futures and forward foreign exchange contracts	0.11	4.26	66	0.09	3.76	66	0.08	3.78	66	0.09	3.47	60	0.32	5.23	65
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					51.64	44.98	70	40.14	42.82	64	40.30	45.53	62		

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	4,990,949	3,296,506	3,084,205	3,874,271	6,007,901
Interest rate contracts	4,966,903	3,280,013	3,065,453	3,859,231	5,970,601
Foreign exchange contracts	24,046	16,493	18,752	15,040	37,300
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	32,185	65,598	43,192	56,200	58,657
Written options	9,409	61,550	31,863	165,686	79,770
Exchange-traded	0	0	0	0	0
Over-the-counter	9,409	61,550	31,863	165,686	79,770
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	4,949,355	3,169,358	3,009,150	3,652,385	5,869,474
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	4,990,949	3,296,506	3,084,205	3,874,271	6,007,901
Interest rate contracts	4,966,903	3,280,013	3,065,453	3,859,231	5,970,601
Foreign exchange contracts	24,046	16,493	18,752	15,040	37,300
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	5,308,660	3,234,955	3,052,342	3,708,585	5,928,131
One year or less	242,676	327,446	244,170	390,566	117,827
Over 1 year to 5 years	3,486,327	1,253,801	1,221,977	1,219,038	3,702,202
Over 5 years	1,579,657	1,653,708	1,586,195	2,098,981	2,108,102
Gross negative fair value (absolute value)	86,389	25,954	18,609	44,250	18,872
Gross positive fair value	24,473	81,163	64,969	143,864	65,102
Held for trading	0	0	0	0	0
Non-traded	24,473	81,163	64,969	143,864	65,102
Current credit exposure on risk-based capital derivative contracts	24,460	80,814	64,764	142,666	64,939
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.52	93.95	40	99.50	94.10	39	99.39	94.17	38	99.61	94.10	47	99.38	93.44	48
Foreign exchange contracts	0.48	3.10	64	0.50	3.22	65	0.61	3.47	66	0.39	3.49	59	0.62	3.20	58
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0.64	9.12	35	1.99	12.59	35	1.40	11.16	33	1.45	14.05	23	0.98	13.49	20
Written options	0.19	5.29	22	1.87	7.18	37	1.03	6.28	25	4.28	8.18	45	1.33	5.91	31
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0.19	4.93	22	1.87	6.91	38	1.03	5.96	26	4.28	7.73	48	1.33	5.10	33
Purchased options	0	4.14	20	0	3.41	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.58	21	0	3.01	20	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	99.17	77.96	84	96.14	71.71	78	97.57	74.26	82	94.27	68.76	78	97.70	69.75	83
Held for trading	0	38.03	22	0	40.70	21	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	31.70	23	0	34.66	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	61.97	77	100	59.30	78	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	99.52	57.96	65	99.50	56.22	67	99.39	56.71	66	99.61	53.82	71	99.38	52.22	73
Foreign exchange contracts	0.48	0.39	83	0.50	0.36	83	0.61	0.40	83	0.39	0.46	79	0.62	0.34	80
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	106.37	93.16	92	98.13	91.91	53	98.97	92.53	61	95.72	91.48	50	98.67	93.86	59
One year or less	4.86	37.29	25	9.93	27.90	34	7.92	27.56	32	10.08	32.05	36	1.96	32.17	12
Over 1 year to 5 years	69.85	22.61	96	38.03	29.78	64	39.62	27.01	67	31.46	27.06	59	61.62	30.45	90
Over 5 years	31.65	26.09	61	50.17	29.19	73	51.43	29.89	73	54.18	29.56	76	35.09	28.09	62
Gross negative fair value (absolute value)	1.73	2.48	32	0.79	1.18	39	0.60	0.98	34	1.14	1.55	45	0.31	0.83	32
Gross positive fair value	0.49	2.55	9	2.46	1.59	83	2.11	1.34	82	3.71	2.23	82	1.08	1.19	49
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.03	0.10	40	0.01	0.05	32	0.01	0.04	30	0.01	0.07	32	0.01	0.06	49
Gross positive fair value (X)	0.01	0.10	21	0.03	0.06	46	0.02	0.05	49	0.05	0.09	46	0.05	0.07	67
Held for trading (X)	0	0.06	23	0	0.05	22	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0.01	0.02	50	0.03	0.01	82	0.02	0.01	84	0.05	0.02	86	0.05	0.01	94
Current credit exposure (X)	0.01	0.06	29	0.03	0.05	55	0.02	0.04	56	0.05	0.06	53	0.05	0.05	71
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.16	0.70	33	0.71	0.59	70	0.44	0.46	65	1.35	0.85	78	0.65	0.73	73

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019	
Change: Allowance for Loan and Lease Losses excluding ATTR										
Beginning balance		97,787		113,031		113,031		82,297		80,655
Gross losses		3,690		6,283		9,036		9,854		9,498
Write-downs, transfers to loans held-for-sale		0		0		0		0		0
Recoveries		3,434		2,018		3,478		1,788		4,840
Net losses		256		4,265		5,558		8,066		4,658
Provision for loan and lease losses		7,045		-5,368		-9,686		38,800		6,300
Adjustments		27,087		0		0		0		0
Ending balance		131,663		103,398		97,787		113,031		82,297
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0		0
Analysis Ratios										
Provision for loan and lease losses / Average assets	0.04	0.09	35	-0.04	-0.12	64	-0.05	-0.09	56	0.28
Provision for loan and lease losses / Average loans and leases	0.08	0.16	39	-0.07	-0.21	65	-0.10	-0.16	54	0.40
Provision for loan and lease losses / Net loan and lease losses	2,751.95	151.30	95	-125.86	-65.12	40	-174.27	-105.48	35	481.03
Allowance for loan and lease losses / Total loans and leases not held for sale	1.02	1.17	36	1.09	1.32	31	0.80	1.23	17	1.16
Allowance for loan and lease losses / Total loans and leases	1.02	1.15	36	1.09	1.30	32	0.80	1.20	20	1.16
Allowance for loan and lease losses / Net loans and leases losses (X)	385.73	38.64	94	18.18	17.40	66	17.59	21.39	62	14.01
Allowance for loan and lease losses / Nonaccrual assets	387.77	428.13	61	254.59	330.05	47	296.39	364.13	51	275.65
ALLL / 90+ days past due + nonaccrual loans and leases	387.77	320.87	70	245.76	271.93	55	279.53	287.08	63	261.33
Gross loan and lease losses / Average loans and leases	0.04	0.16	26	0.09	0.20	27	0.09	0.19	30	0.10
Recoveries / Average loans and leases	0.04	0.07	35	0.03	0.08	24	0.03	0.08	29	0.02
Net losses / Average loans and leases	0	0.09	23	0.06	0.12	37	0.06	0.11	41	0.08
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0
Recoveries / Prior year-end losses	38	34.26	65	20.48	25.09	50	35.30	34.67	62	18.83
Earnings coverage of net loan and lease losses (X)	831.48	36.38	94	35.45	26.30	67	32.21	39.72	62	9.26
Net Loan and Lease Losses By Type										
Real estate loans	-0.01	-0.01	40	0	0.02	49	0	0.02	45	0
Real estate loans secured by 1–4 family	-0.02	-0.02	41	-0.01	-0.01	41	-0.01	-0.02	50	0.01
Revolving	0	-0.06	63	-0.01	-0.07	47	-0.01	-0.07	52	0.06
Closed-end	-0.02	-0.01	30	-0.01	-0.01	37	-0.01	-0.01	48	-0.01
Commercial real estate loans	0	0	37	0.01	0.04	52	0.01	0.04	49	0
Construction and land development	0	-0.02	73	0	0.01	64	0	0	64	0
1–4 family	0	0	59	0	0	57	0	0	57	0
Other	0	-0.01	71	0	0.01	63	0	0	64	0
Multifamily	0	0	56	0	0.01	52	0	0.01	48	0
Nonfarm nonresidential	0	0	32	0.01	0.05	51	0.01	0.05	43	0
Owner-occupied	0	0	37	0	0.01	20	0	0.01	23	0
Other	0	0.01	24	0.02	0.04	62	0.01	0.04	55	0
Real estate loans secured by farmland	0	0	55	-0.01		0	0	0	54	0.02
Commercial and industrial loans	-0.03	0.11	15	0.23	0.19	61	0.19	0.17	60	0.23
Loans to individuals	0.92	0.76	68	0.55	0.72	50	0.69	0.71	59	0.82
Credit card loans		1.94			2.27			1.84		2.92
Agricultural loans		0.02			0.02			0.02		0.19
Loans to foreign governments and institutions		0.05			0			0		0
Other loans and leases	0	0.13	30	0	0.09	34	0	0.10	32	0

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	26,767		21,212		59,949		23,226		29,672						
90+ days past due loans and leases	0		1,458		1,990		2,247		1,324						
Nonaccrual loans and leases	33,954		40,614		32,993		41,005		42,451						
Total past due and nonaccrual loans and leases	60,721		63,284		94,932		66,478		73,447						
Restructured 30–89 days past due	2,709		2,276		2,494		1,982		3,393						
Restructured 90+ days past due	0		0		0		0		0						
Restructured nonaccrual	15,455		16,103		14,199		12,109		27,900						
Total restructured loans and leases	18,164		18,379		16,693		14,091		31,293						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	0		0		0		0		0						
Restructured loans and leases in compliance	33,566		32,447		30,843		39,112		45,230						
Other real estate owned	0		0		0		0		0						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.21	0.33	44	0.22	0.29	48	0.49	0.32	77	0.24	0.39	35	0.33	0.43	45
90+ days past due loans and leases	0	0.10	9	0.02	0.09	42	0.02	0.10	43	0.02	0.12	43	0.01	0.15	31
Nonaccrual loans and leases	0.26	0.37	38	0.43	0.54	42	0.27	0.46	28	0.42	0.66	31	0.47	0.51	46
90+ days past due and nonaccrual loans and leases	0.26	0.52	28	0.44	0.68	31	0.29	0.62	21	0.45	0.85	26	0.49	0.71	34
30–89 days past due restructured	0.02	0.01	82	0.02	0.01	82	0.02	0.01	82	0.02	0.01	78	0.04	0.01	80
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.12	0.09	71	0.17	0.12	70	0.12	0.10	60	0.12	0.13	55	0.31	0.14	86
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.21	0.33	44	0.22	0.29	48	0.49	0.32	77	0.24	0.40	35	0.33	0.43	45
90+ days past due assets	0	0.10	8	0.02	0.09	41	0.02	0.10	41	0.02	0.12	42	0.01	0.15	30
Nonaccrual assets	0.26	0.37	38	0.43	0.55	42	0.27	0.47	27	0.42	0.67	31	0.47	0.53	46
30+ days past due and nonaccrual assets	0.47	0.89	32	0.67	1	34	0.77	0.97	47	0.68	1.29	24	0.82	1.19	37
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.15	0.33	24	0.24	0.40	28	0.15	0.36	19	0.27	0.52	24	0.38	0.44	50
90+ days past due and nonaccrual assets + other real estate owned	0.15	0.35	21	0.24	0.42	25	0.15	0.37	17	0.27	0.55	20	0.38	0.48	44
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.32	0.38	54	0.43	0.48	52	0.28	0.41	37	0.51	0.60	42	0.78	0.53	76
Allowance for loan and lease losses	53.34	55.46	55	72.86	67.85	64	67.83	62.64	66	72.63	66.66	65	110.67	115.41	56
Equity capital + allowance for loan and lease losses	2.76	3.63	45	2.13	4.12	22	1.89	3.60	25	2.32	4.97	23	5.41	4.28	69
Tier 1 capital + allowance for loan and lease losses	2.44	3.90	36	2.35	4.89	19	2.26	4.30	24	2.63	6.05	17	6.71	5.65	66
Loans and leases + other real estate owned	0.55	0.61	57	0.79	0.82	54	0.54	0.71	44	0.85	0.97	45	1.01	0.85	65

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.26	0.23	66	0.24	0.25	56	0.69	0.26	91	0.26	0.39	43	0.34	0.38	56
	90+ days past due		0	0.11	17	0.02	0.12	51	0.02	0.12	60	0.02	0.16	51	0.02	0.16	46
	Nonaccrual.....		0.20	0.41	29	0.22	0.60	23	0.18	0.52	22	0.27	0.76	14	0.18	0.46	22
Commercial and industrial	30–89 days past due		0.14	0.29	37	0.18	0.24	53	0.13	0.24	43	0.17	0.23	51	0.22	0.31	44
	90+ days past due		0	0.06	14	0	0.02	17	0	0.04	18	0.03	0.03	68	0	0.05	14
	Nonaccrual.....		0.77	0.47	78	1.24	0.65	84	0.82	0.57	74	0.92	0.75	68	1.59	0.83	82
Individuals	30–89 days past due		0.55	0.83	40	0.73	0.60	67	0.85	0.63	70	0.85	0.83	55	1.05	0.83	61
	90+ days past due		0	0.10	20	0	0.08	18	0	0.09	38	0	0.14	19	0	0.17	16
	Nonaccrual.....		0.27	0.17	74	0.38	0.17	84	0.48	0.17	87	0.20	0.28	54	0.15	0.17	57
Depository institution loans	30–89 days past due			0			0.03			0.01				0			0
	90+ days past due			0			0			0				0			0
	Nonaccrual.....			0			0			0				0			0
Agricultural	30–89 days past due			0.09			0.11			0.07			0.17			0.24	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.27			0.51			0.70			0.49			0.67	
Foreign governments	30–89 days past due			0			0			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0	0.13	16	0	0.11	15	0	0.12	16	0	0.18	15	0	0.20	14
	90+ days past due		0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0	0.06	23	0	0.13	20	0	0.09	21	0	0.15	19	0.59	0.13	89

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.60	0.39	77	0.58	0.36	77	0.81	0.46	80	0.58	0.65	59	0.78	0.67	67
	90+ days past due	0	0.22	20	0.01	0.25	44	0.02	0.24	53	0.01	0.33	42	0	0.31	30
	Nonaccrual	0.39	0.58	47	0.44	0.76	38	0.36	0.71	30	0.47	0.89	30	0.32	0.73	22
Revolving	30–89 days past due	0.56	0.31	80	0.33	0.33	51	0.51	0.28	78	0.27	0.48	35	0.35	0.45	37
	90+ days past due	0	0.02	34	0	0.03	66	0	0.02	72	0	0.03	64	0	0.05	50
	Nonaccrual	0.46	0.86	52	0.42	1.05	34	0.42	1.18	40	0.45	1.13	36	0.31	1	26
Closed-end	30–89 days past due	0.62	0.41	76	0.68	0.36	80	0.94	0.49	82	0.71	0.65	68	0.94	0.70	72
	90+ days past due	0	0.25	21	0.02	0.27	48	0.03	0.26	55	0.02	0.38	44	0	0.35	16
	Nonaccrual	0.37	0.57	46	0.45	0.71	38	0.34	0.67	28	0.48	0.87	32	0.32	0.70	24
Junior lien	30–89 days past due	0.02	0.01	88	0.03	0.01	90	0.02	0.01	81	0.03	0.02	75	0.04	0.02	76
	90+ days past due	0	0	38	0	0	34	0	0	75	0	0	32	0	0	29
	Nonaccrual	0.03	0.02	70	0.04	0.04	59	0.04	0.03	63	0.04	0.04	52	0.01	0.04	30
Commercial real estate	30–89 days past due	0.04	0.13	31	0.04	0.16	27	0.62	0.15	93	0.07	0.26	32	0.07	0.18	32
	90+ days past due	0	0.01	29	0.03	0.01	79	0.03	0.01	86	0.03	0.02	79	0.03	0.03	69
	Nonaccrual	0.08	0.29	25	0.10	0.48	17	0.05	0.38	12	0.15	0.62	13	0.10	0.23	30
Construction and development	30–89 days past due	0.09	0.19	60	0	0.15	18	0.02	0.17	46	0	0.28	11	0.02	0.28	31
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.14	16	0	0.31	14	0	0.20	15	0	0.41	11	0.04	0.20	36
1–4 family	30–89 days past due	0	0.02	30	0	0.03	31	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	0.09	0.13	68	0	0.10	21	0.02	0.13	58	0	0.22	13	0.02	0.20	41
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.12	18	0	0.25	15	0	0.16	18	0	0.35	12	0.04	0.17	43
Multifamily	30–89 days past due	0	0.04	28	0	0.09	26	0.01	0.07	58	0.10	0.09	71	0.04	0.08	58
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.10	0.06	76	0.07	0.13	65	0.02	0.17	53	0.08	0.11	60	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.05	0.10	44	0.05	0.12	43	0.84	0.13	94	0.07	0.23	36	0.08	0.14	37
	90+ days past due	0	0.01	33	0.04	0.01	81	0.03	0.01	89	0.04	0.02	80	0.04	0.03	72
	Nonaccrual	0.08	0.36	24	0.12	0.58	16	0.06	0.45	14	0.18	0.80	15	0.13	0.28	28
Owner Occupied	30–89 days past due	0.04	0.04	55	0.02	0.04	43	0.10	0.04	81	0.03	0.07	44	0.03	0.07	33
	90+ days past due	0	0	36	0	0	76	0	0	79	0	0	70	0	0.01	58
	Nonaccrual	0.03	0.12	28	0.07	0.20	30	0.03	0.17	22	0.10	0.27	24	0.09	0.16	38
Other	30–89 days past due	0.02	0.05	48	0.04	0.07	57	0.75	0.08	94	0.04	0.14	46	0.05	0.07	49
	90+ days past due	0	0	39	0.03	0.01	85	0.03	0	93	0.04	0.01	84	0.04	0.01	84
	Nonaccrual	0.05	0.21	34	0.05	0.31	25	0.03	0.23	26	0.08	0.44	24	0.04	0.10	39
Farmland	30–89 days past due	0	0.09	32		0.13		0	0.10	31		0.11			0.23	
	90+ days past due	0	0	45		0.01		0	0	45		0			0.01	
	Nonaccrual	0	0.51	23		1.06		0	0.69	23		1.13			0.84	
Credit card	30–89 days past due		1.22			0.79			0.81			0.95			1.19	
	90+ days past due		0.50			0.40			0.45			0.63			0.78	
	Nonaccrual		0.13			0.08			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,539,224	1,715,067	1,694,394	1,708,211	0										
Retained earnings	1,855,757	1,747,300	1,768,654	1,665,607	1,643,999										
Accumulated other comprehensive income (AOCI)	-978,818	-33,075	-56,695	54,234	-43,847										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,416,163	3,429,292	3,406,353	3,428,052	1,600,152										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	644,398	362,013	631,946	360,739	369,825										
Accumulated other comprehensive income-related adjustments	-978,818	-33,075	-56,695	54,234	-43,847										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,750,583	3,100,354	2,831,102	3,013,079	1,274,174										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,750,583	3,100,354	2,831,102	3,013,079	1,274,174										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	2,750,583	3,100,354	2,831,102	3,013,079	1,274,174										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	142,611	113,385	107,914	122,366	91,217										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	142,611	113,385	107,914	122,366	91,217										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	142,611	113,385	107,914	122,366	91,217										
Exited advanced approach tier 2 capital															
Total capital	2,893,194	3,213,739	2,939,016	3,135,445	1,365,391										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	23,218,917	17,411,219	20,906,937	15,786,970	11,476,788										
Less: Deductions from common equity tier 1 capital	644,398	362,013	631,946	360,739	369,825										
Less: Other deductions	-5,842	0	0	0	0										
Total assets for leverage ratio	22,580,361	17,049,206	20,274,991	15,426,231	11,106,963										
Total risk-weighted assets	15,663,958	11,343,966	14,868,324	10,588,361	10,067,423										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	17.56	11.77	95	27.33	12.59	99	19.04	12.37	95	28.46	12.35	99	12.66	12.11	69
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	17.56	12.48	95	27.33	13.31	99	19.04	13.11	94	28.46	13.08	98	12.66	12.78	56
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	18.47	14.27	92	28.33	15.21	99	19.77	14.91	93	29.61	15.23	98	13.56	14.36	42
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	12.18	9.22	94	18.18	9.07	99	13.96	8.98	97	19.53	9.13	99	11.47	9.76	85
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)			0			0			0			0				0		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)			0			0			0			0				0		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			77,183			73,535			94,471			94,121				90,209	4.96	17.81
Other insurance activities income			77,183			73,535			94,471			94,121				90,209	4.96	17.81
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			159,838			79,259			157,091			78,561				77,546	101.67	111.53

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	13.91	0.36	99	16.10	0.38	99	14.95	0.36	99	15.99	0.41	99	15.03	0.47	97			
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91					
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	5.55	12.02	27	2.47	11.72	17	5.36	12	26	2.51	11.03	20	5.72	11.51	27			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34			
Net assets of broker-dealer subsidiaries / Consolidated assets	0			0			0			0			0					

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	1,578	0	1,598	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	1,578	0	1,598	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.84			0.63			0.66			0.87			1.25	
Cost: Interest-bearing deposits.....		0.52			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans		0.13			0.86			0.79			0.64			0.29	
Foreign governments and institutions		0.05			0			0			0			0	
Growth Rates															
Net loans and leases.....		20.31			-0.16			6.83			-2.40			22.48	
Total selected assets.....		21.10			3.36			9.48			2.04			12.40	
Deposits		-2.72			10.74			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries		0	0	0	0	0	0	
Dividends		0	0	0	0	0	0	
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from nonbank subsidiaries		0	0	0	0	0	0	
Dividends		0	0	0	0	0	0	
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from subsidiary holding companies		0	0	0	0	0	0	
Dividends		0	0	0	0	0	0	
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Total income from subsidiaries		0	0	0	0	0	0	
Securities gains (losses)		0	0	0	0	0	0	
Other operating income		0	0	0	0	0	0	
Total operating income		0	0	0	0	0	0	
Operating Expenses								
Personnel expenses		0	4	4	0	0	-100.00	
Interest expense		0	0	0	0	0		
Other expenses		2,927	3,941	7,610	92,923	465	-25.73	984.07
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		2,927	3,945	7,614	92,923	465	-25.80	984.07
Income (loss) before taxes		-2,927	-3,945	-7,614	-92,923	-465		
Applicable income taxes (credit)		259	-203	-11,344	-13,933	-131		
Extraordinary items								
Income before undistributed income of subsidiaries		-3,186	-3,742	3,730	-78,990	-334		
Equity in undistributed income of subsidiaries		160,651	123,320	150,935	101,728	135,432	30.27	108.24
Bank subsidiaries		160,651	123,320	150,935	101,728	135,432	30.27	108.24
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		157,465	119,578	154,665	22,738	135,098	31.68	104.54
Memoranda								
Bank net income		160,651	123,320	150,935	101,728	135,432	30.27	108.24
Nonbank net income		0	0	0	0	0		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,269,306	93.89	2,645,887	77.15	3,250,877	95.43	2,674,877	1,594,768	-14.23	70.54
Common and preferred stock		2,268,562	93.86	2,645,143	77.13	3,250,133	95.41	2,674,133	1,594,024	-14.24	70.58
Excess cost over fair value		744	0.03	744	0.02	744	0.02	744	744	0.00	0.00
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		123,219	5.10	769,923	22.45	133,481	3.92	741,034	4,730	-84.00	2042.57
Cash and due from unrelated depository institution		5,503	0.23	3,201	0.09	1,190	0.03	0	0	71.92	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0		
Intangible assets		0	0	0	0	0	0	0	0		
Other assets		18,933	0.78	10,446	0.30	21,055	0.62	12,141	770	81.25	5340.52
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		2,416,961	100.00	3,429,457	100.00	3,406,603	100.00	3,428,052	1,600,268	-29.52	80.81
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0		
Subordinated notes and debentures		0	0	0	0	0	0	0	0		
Other liabilities		798	0.03	165	0	251	0.01	0	116	383.64	1405.66
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total liabilities		798	0.03	165	0	251	0.01	0	116	383.64	1405.66
Equity Capital		2,416,163	99.97	3,429,292	100	3,406,352	99.99	3,428,052	1,600,152	-29.54	80.75
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0		
Common stock		1,778	0.07	1,868	0.05	1,863	0.05	1,868	0	-4.82	
Common surplus		1,917,989	79.36	1,904,862	55.54	1,906,150	55.95	1,901,765	47,697	0.69	3921.19
Retained earnings		1,808,060	74.81	1,699,602	49.56	1,720,957	50.52	1,617,910	1,596,303	6.38	36.81
Accumulated other comprehensive income		-978,818	-40.50	-33,075	-0.96	-56,695	-1.66	54,234	-43,848		
Other equity capital components		-332,846	-13.77	-143,965	-4.20	-165,923	-4.87	-147,725	0		
Total liabilities and equity capital		2,416,961	100.00	3,429,457	100.00	3,406,603	100.00	3,428,052	1,600,268	-29.52	80.81
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	7.06	11.02	11	4.66	12.52	3	4.52	11.94	3	1.12	7.29	9	8.76	9.68	36
Bank net income / Average equity investment in banks	7.79	11.60	9	6.20	12.35	4	5.44	11.80	4	5.46	7.45	26	8.85	10.51	33
Nonbank net income / Average equity investment in nonbanks		9.71			13.18			13.12			9.75			7.89	
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11			7.01			8.55	
Bank net income / Parent net income	102.02	98.76	43	103.13	96.45	63	97.59	96.79	28	447.39	88.16	99	100.25	82.22	39
Nonbank net income / Parent net income	0	2.50	16	0	3.22	15	0	3.40	15	0	3.59	14	0	5.93	10
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	0.03	18.39	6	0	16.51	6	0.01	16.81	6	0	20.06	3	0.01	20.43	6
Total debt / Equity capital	0	12.61	13	0	11.37	11	0	11.71	11	0	14.41	10	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	0	14.76	8	0	13.41	7	0	13.63	8	0	16.67	6	0	16.36	7
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.68	13	0	11.46	11	0	11.77	11	0	14.68	10	0	14.56	13
Total debt / Equity capital – excess over fair value	0	12.75	13	0	11.47	11	0	11.81	11	0	14.52	10	0	14.51	13
Long-term debt / Equity capital	0	11.91	13	0	10.65	11	0	10.95	12	0	13.56	10	0	13.04	13
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0.03	0.09	81	0.02	0.08	81	0.02	0.05	82	0.02	0.08	80	0.05	0.12	77
Long-term debt / Consolidated long-term debt	0	39.59	11	0	40.69	9	0	39.86	10	0	34.67	10	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital	93.92	104.01	9	77.16	103.15	0	95.44	103.22	10	78.03	102.81	1	99.66	103.22	30
Total investment in subs / Equity capital	93.92	109.29	4	77.16	108.29	0	95.44	108.40	5	78.03	110.16	0	99.66	111.07	17
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.70	0.39	4	-4.91	0.27	0	-1.01	0.29	3	-33.12	0.47	0	-0.04	0.36	27
Equity investment in subs – equity cap / Net income-div (X)		1.15			0.85			1.05			1.82			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	-0.49	130.36	1	0.49	152.56	2	19.15	152.85	4	113.23	136.59	42	28.17	177.68	3
Cash from ops + noncash items + op expense / Op expense + dividend	33.23	118.32	22	21.32	155.61	6	22.32	154.48	6	201.99	147.24	76	-40.86	190.27	3
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	88.71	105.80	36	176.72	94.59	87	-535.23	98.54	1	990.62	134.08	98	-40.86	116.34	4
Pretax operating income + interest expense / Interest expense		1,565.66			1,645.53			1,835.33			2,016.32			1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,454.22			1,896.20			1,770.77			1,539.23			1,632.83	
Dividends + interest from subsidiaries / Interest expense + dividends	0	150.57	2	0	174.48	1	0	174.12	1		150.43			210.80	
Fees + other income from subsidiaries / Salary + other expenses	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)		26.99			40.79			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.60	23	0	3.29	25	0	3.44	25	0	3.85	24	0	2.64	28
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10			0.04	
Nonaccrual		0.65			1.04			0.92			1.03			0.54	
Total		0.95			1.64			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.77	16	0	1.76	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		70.90			69.90		1,383.89	66.37	99		81.10			57.84	
Dividends declared / Net income	31.92	31.93	50	31.68	27.22	59	33.37	28.27	61	0	42.29	4	0	33.08	3
Net income – dividends / Average equity.....	4.81	7.51	19	3.18	9.25	4	3.01	8.62	4	1.12	4.14	15	8.76	6.46	81
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	133.26	10	0	160.45	8	0	155.92	7		132.17			178.13	
Dividends from nonbank subsidiaries	0	2.76	25	0	6.19	21	0	4.90	22		3.41			7.53	
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45		4.85			21.40	
Dividends from all subsidiaries	0	183.35	4	0	213.42	2	0	203.53	2		174.85			260.40	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.79	8	0	43.30	6	0	45.96	5	0	60.28	4	0	66.55	4
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	0	52.71	4	0	48.70	4	0	51.33	3	0	62.88	3	0	69.36	3
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		47.96			66.90			62.63			56.39			82.95	
Interest income from nonbank subsidiaries.....		3.25			2.38			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries		0.51			0.66			0.37			0.86			1.92	
Other income from nonbank subsidiaries.....		0.12			0.11			0.07			0.16			1.06	
Operating income from nonbank subsidiaries		64.26			94.31			87.22			79.84			150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries		67.73			72.55			74.16			69.76			67.32	
Interest income from bank subsidiaries.....		0.98			0.27			0.23			0.63			0.80	
Management and service fees from bank subsidiaries		1.25			1.64			1.44			1.87			1.81	
Other income from bank subsidiaries.....		0.03			0.03			0.02			0.04			0.03	
Operating income from bank subsidiaries		81.70			82.68			83.13			82.20			78.80	
Dividends from nonbank subsidiaries		2.90			3.56			3.07			1.95			2.65	
Interest income from nonbank subsidiaries.....		0.28			0.20			0.18			0.73			1.19	
Management and service fees from nonbank subsidiaries		0.01			0.02			0.01			0.02			0.06	
Other income from nonbank subsidiaries.....		0			0.01			0.01			0.01			0.04	
Operating income from nonbank subsidiaries		4.41			5.69			4.67			4.70			7.29	
Dividends from subsidiary holding companies.....		2.46			2.13			2.10			2.53			4.52	
Interest income from subsidiary holding companies		0.01			0.01			0.01			0.11			0.20	
Management and service fees from subsidiary holding companies.....		0			0			0			0			0	
Other income from subsidiary holding companies.....		0			0			0			0			0	
Operating income from subsidiary holding companies.....		3.74			3.40			3.91			4.56			6.08	
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt		27.96			28.03			26.38			27.08			28.33	